

## Tariff for cards, inc. chip\*, "Depozytna pozyka" of MasterCard and Visa for Individuals

Type card (inc. chip*)		Maestro, Electron, Classic Unembossed (inc. Instant)	Standard , Classic	Gold
Valid		3 years		
<b>1</b>	<b>Basic condotions:</b>			
1.1.	Card production and annual service <sup>1</sup>	5 UAH	80 UAH	1000UAH
1.2.	Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad	n/a		included
1.3.	Additional payment cards production and annual service (first card- free): <sup>1,2</sup>			
	Maestro, Electron, Classic Unembossed	20UAH		
	Standard/Classic	n/a	30 UAH	
	Gold	n/a		150 UAH
1.4	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect <sup>1</sup>	10 UAH		
1.5.	Service SMS-banking (monthly fee) <sup>3</sup>	5 UAH		
1.6.	Credit card with a credit limit in UAH	The credit limit is accepted on the maine card		
1.7.	Additional deposits account to maine card account	"Saving +" and "Active"		
1.8.	Free of charge products	Cards Gift and Virtual		
<b>2</b>	<b>Credit limit:</b>			
2.1.	Interest rate	22% per annum in UAH		
2.2.	The maximum authorized credit limit	to 90% Deposit Amounts		
2.3.	Fee for loan providing (additional to the commissions in p. 3.1, 5 and for Unicredit Online (except payments in service network and Internet)	n/a		
2.4.	Required minimum repayment, monthly	accrued interest on the loan		
2.5.	Grace period	n/a		
2.6.	Interst rate for unauthorized credit-overdraft	43% annually in UAH and 36% in foreign currency		
2.7.	Interst rate on overdue credit lines and loans past due loan, overdraft	43% annually in UAH and 48% in foreign currency		
<b>3</b>	<b>Cash withdrawal (each operation):</b>			
3.1.	- in ATM's and branches network of PJSC "Ukrsotsbank"	3.80%		
	- in partner banks ATMs network			
	- in other Ukrainian banks braches and ATMs (excluding commission of other banks)	5%+5 UAH		
	- in foreign "UniCredit Group" ATMs	5% min 3 USD		1,5% min 3 USD
	- in foreign banks branches and ATMs (excluding commission of other banks)			3% min 3 USD
3.2.	Cashless operation in service network	Free of charge		
3.3.	Currency conversion fee <sup>4</sup>	2%	1%	
3.4.	Request to withdraw amounts exceeding the balance of the card account at an ATM of another bank <sup>8</sup>	0,50 USD		
<b>4</b>	<b>Incoming payments (each operation):</b>			
4.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrsotsbank":			
	-with card	Free of charge		
	-without card (including third person) <sup>5</sup>	1% min 5 UAH. max 500 UAH.		
4.2.	Non-cash ( incl. Incoming on "Saving+"):			
	-funds from savings accounts and other accounts in PJSC "Ukrsotsbank" <sup>9</sup> , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrsotsbank"	Free of charge		
	-other non-cash incomings (inc. account individual entrepreneur and legal entity)	1%		
<b>5</b>	<b>Cashless transactions (each operation; currency account must meet currency card account):</b>			
5.1.	-between payment cards opened in PJSC "Ukrsotsbank", in UAH only via ATM/kiosks and through SMS-banking	0,5% min 1UAH.		
	- Non-cash transactions from cards of IPS Visa Int. and MasterCard WorldWide in national currency via ATM PJSC "Ukrsotsbank" to cards of IPS MasterCard WorldWide and Visa Int. of other Ukrainian banks (a currency of sender card and receiver card has to be the same) <sup>6</sup> .	0,5% min 5 UAH		
	-from card account "Saving+" to another own account in Bank by calling to Call-center <sup>7</sup>	0,1% + 3 UAH		
	-on own account "Saving+/" "Active" in national or foreign currency via ATM/kiosks and through SMS-banking/by calling to Call-center	Free of charge		
*	Chip-cards have high security level from counterfeit and fraud operations making due to special cryptographic encryption tools of information safety and storing			
<b>1</b>	The fee is paid by direct debit from card account (including due to unused credit limit). These conditions apply to the fee for a 2-3 year maintenance also (renewal card) also. If the fee for reissue/issuing and annual service of cards was not paid in period of 180 days (including debit from card account) the payment card would be closed. For payment cards, connected to the additional service "Travel insurance for people who travel abroad" fee for a 1-st year paid in UAH at the time of registration cards, regardless of the card account currency.			
<b>2</b>	Class of additional card shall not exceed class of main card.			
<b>3</b>	Use of the service is mandatory service fee (except employees of budgetary institutions and pensioners). If the fee for SMS-banking service SMS-banking has not been paid within 180 days (including by direct debit from the card account) all payment cards within this card account will be closed.			
<b>4</b>	The course, which is converting operations made in currency that differs from currency of card account established by the Bank on the day of withdrawals from the card account and is displayed on the bank's website.			
<b>5</b>	Without the presence of the card replenished only in UAH. Deposit cash in foreign currency available only with card or passport. Enrollment on own reserved card accounts through the bank is free.			
<b>6</b>	Available between cards of Residents. Max amount - 30 000 UAH per day for each card.			
<b>7</b>	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.			
<b>8</b>	The course, which is converting operations made in currency that differs from currency of card account established by the NBU on the day of withdrawals from the card account and is displayed on the NBU			
<b>9</b>	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.			